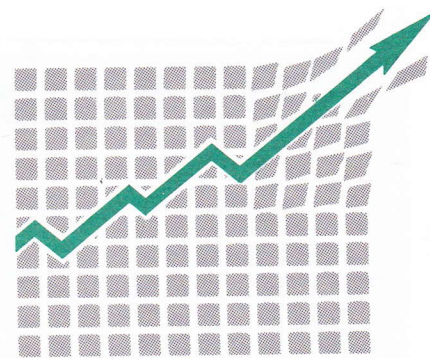


# Personal Wealth News

Magazine

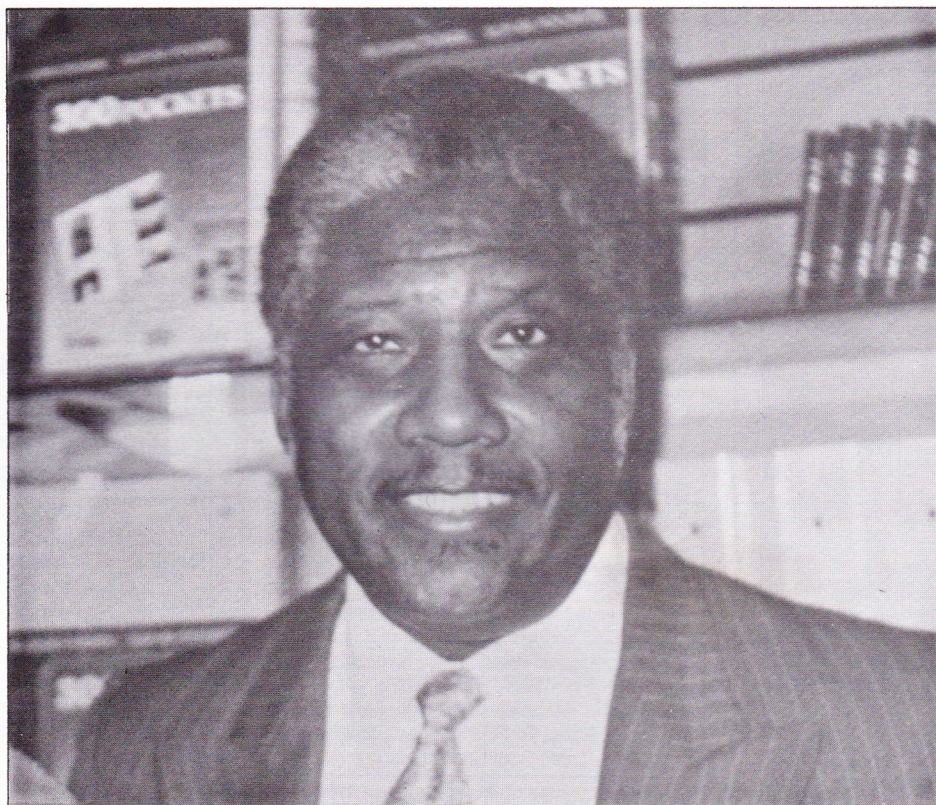


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February 1993

## No Such Thing As Impossible



*Rev. Bill Monk, Executive of the Month - page 5, "Oh Yes You Can"*

### Inside This Issue

PWS Family of Benefits .....	2	PWS and You .....	13
PWS Bulletin Board .....	3	Q & A .....	14
Up Front .....	4	More For Your Money .....	15
Common Sense Marketing .....	6	Wealth Notes .....	16
Office Manager's Report .....	7	The Best Kind of Advertising .....	17
Savings Story Contest Winner .....	8	New Marketing Brochure .....	18
Success in Motion .....	9	PWS Response System .....	19
Dollars and Uncommon Sense .....	10	Learning Cassettes .....	20
Getting Started .....	11	Sales & Motivational Tips .....	21
Business Tip .....	12	From the Field .....	22



# PWS Savings & Information Network

## Family of Benefits

**Discount Shopping Service**  
over 25,000 Items  
24-hour Toll Free Service  
Save Up To 50%  
Double Manufacturers' Warranty

**Suite Vacations**  
Licensed Agents  
Luxury Condominiums  
Save 50 % or More  
All 50 States, Canada, The Caribbean, Europe, Mexico

**Grocery Coupons**  
Thousands Of Brand Name Products  
Easy Enrollment  
Virtually No Expiration Dates  
You Select The Coupons You Want

**Groceries By Mail**  
Save Up To 38% & More  
Free Home Delivery  
Over 1,250 Items  
Double Coupons

**Vista Gift Catalog**  
100% Full Color Pages  
Save Up To 50% and more  
Up To 500 Items  
Great Retail Profits

**Group Health Insurance**  
Highest Quality Health Insurance  
Lowest Price Possible — Available In Most States  
Group Rates  
Personable, Professional Agents

**Term Life Search Service**  
5 A+ Rated Choices  
Lowest Prices  
Toll-Free Ordering  
Computerized Service Saves You Thousands

**Group Dental Insurance**  
Basic Dental Care  
Preventive Care  
Major Expense Care  
Low Cost Group Rates

**Group Eye Care Service**  
Save Up To 50%  
Toll Free Service Line  
3,000 Participating Locations  
Available Coast To Coast

**Mail Order Pharmacy**  
Name Brand & Generic  
Home Delivery  
Toll-Free Ordering  
Lowest Price Guarantee

**Discount Hearing Aid Service**  
Save Up to 60%  
Toll Free Service Line  
Most Brand Names  
30-Day, No Risk Trial

**Accelerated Mortgage**  
Pay Off Your Mortgage 8-10 Years Sooner  
Low, Low Service Fee  
Save From \$10,000 to \$100,000 Or More  
Great Retail Opportunity

**New Car Quote Service**  
Computerized Print Out  
Saves Thousands  
Low \$5 Service Fee  
Toll Free Order Line

**PWS Auto Match**  
Cars, Trucks, Vans  
You Select Make & Model  
Wholesale Prices — New & Pre-Owned  
Save Thousands

**PWS Auto Exchange**  
Save 10% At Aamco And Others  
Save Up to 50% On Auto Parts  
Save \$10 At Precision Tune  
Save On Tires, Wheels & Rims — Free Road Service

**Golfer's Passport**  
Up To 3,000 Complimentary Rounds Of Golf  
Pay Only For Motorized Cart  
1,500 Courses Nationwide  
Additional Discounts At Golf Resorts Nationwide

**Vehicle Leasing Plan**  
Ford, Chrysler, GM — New Vehicle Every Six Months  
Low Rates Include Insurance, Tax, Title, Etc.  
No Credit Checks with Valid Credit Card Only  
Up to 40,000 Miles Allowed!

**MCI Long Distance**  
PWS Subscribers Save Even More  
With MCI 800 Savings for Businesses — Fiber Optics  
Fortune 500 Strength Means Greater Quality  
For Lifetime Service

**Scholarship Matching Service**  
Sources For College Loans  
Millions \$\$ Available  
Low Cost Computer Service  
Great Retail Potential

**OMNI Federal Credit Union**  
America's Top Credit Union  
Low Auto & Personal Loans  
Interest Bearing Checking  
High Yielding CD & Money Markets

**1-800 Voice Mail Service**  
Voice Mail Boxes For Less — Low Monthly Rate  
No Charge For Retrieval Unless You Have Messages  
3-Level Commissions Paid  
To Consultants On Set-Up Fees

**Nightingale-Conant**  
World's Largest Human Resource Company  
Save Up To 40%  
World-Class Personal Development Products  
Audio & Video Tapes

**Personal Wealth News Magazine**  
Monthly Publication  
Health-Wealth-Knowledge  
Mailed To All PWS Subscribers  
Learn From Leading Authors

**Professional Marketing Counseling Service**  
Free, Professional Sales & Marketing Advice  
5 Days a Week  
Free Advertising Analysis By Leading Professionals  
Call-in Or Write-In Service

**Discount Hotel-Motel Service**  
Save 50% on Motel Rooms  
Personalized I.D. Card  
Over 2,500 Locations  
Hotel-Motel Directory

**Short Notice Travel Service**  
Save Up To 60% — Toll-Free Hot Line  
Save on Tours, Cruises, Charter Flights,  
Travel Packages, & More  
Shop at Home Travel Service

**PWS Home Study Course**  
Low Cost  
3-Level Commissions — Audio, Video, Manuals  
America's Finest Home-Study Course For  
Direct Marketing Home Business Entrepreneurs

**Personal Development Workshops**  
Experienced, Professional Trainers  
Regional or Local  
Live, Hands-On Full-Day Workshops  
Low Cost

**PWS Success Catalog**  
Consumable Products  
Save Up To 50% & More On Tapes, Books, Training  
Wholesaler's Bonuses On Three Levels  
Paid On All Success Catalog Products

**PWS Book & Tape Library**  
Save Up To 70%  
3-Level Overrides Paid To Consultants on All Purchases  
Leading Authors  
Great Retail Opportunity

### Use your PWS Family of Benefits Often and Save \$\$\$

For complete details on how to use your benefits package refer to your  
**Personal Wealth Savings & Information Network Portfolio**

©PWS, Inc. 1993

Small set-up fee may be required on some services.

Watch for new services coming soon...



# Personal Wealth Bulletin Board

## February Magazine in January.

Once again, please note that this issue of our monthly magazine is the February issue. The last issue was for December-January. You received 12 issues in 1992, and you will receive 12 issues in 1993. The only difference will be each month the magazine you receive will have next month's name on it. Our magazine is mailed out each month at approximately the same time, and is received by subscribers between the 20th and the end of the month. This was a suggestion made by one of our members, and we liked it so much that we have decided to make this change in our format. We wanted to point out, however, that you will still be receiving 12 issues per year, as usual.

**Success Night Audio Tapes.** PWS' Tuesday night *Success Night* seminars are continuing to help PWS Consultants build their businesses, as well as provide valuable information on personal and financial development. The concept has been very well received, and the seminars are being recorded on audio tape. The tapes will be made available to the entire PWS organization. Please check your *Success Tools* catalog insert for details.

If you wish to begin *Success Nights* in your area and need further information on how to get started or how to get the PWS Success Night team to your area, please contact Bob Haavisto.

**PWS Marketing Team Available via Teleconference.** The telephone is a powerful tool and can be used very effectively in building your PWS business. The home office marketing team would be happy to help you build your business by speaking with your group via telephone. Gary Haiser has spoken to many people in a room, as an example, via telephone speakers set up in the room. Even two-way conversations can be conducted successfully using this technique. For further details about this exciting concept, contact Terry Newsome or Bob Haavisto.

**New Products and Services for 1993.** PWS will be adding many new products and services this year. The company is receiving many products and services ideas from our subscribers, and although we wish we could add them all, we will only be able to add those products and services that meet the PWS formula. In 1993, the company will be adding many new products through catalogs and we will be paying wholesaler's bonuses on just about all of them. We will also be adding highly consumable products this year that have been requested by you through our evaluation forms and surveys. If you have a product or service idea for us, please submit it to our marketing department. Keep in mind that our number one goal is to work directly with the actual manufacturer or supplier in order keep the cost as low as possible for our subscribers.

**Look for Tremendous Compensation Plan Enhancements in 1993.** PWS will never stand still when it comes to improvements, and this year will be no exception. We have some very exciting enhancements planned for this year, and a couple of them have already made their debut, such as the "weekly" fast start bonus, and the three-level wholesaler's bonus schedule. Products, services, training, literature, more company support, and compensation plan enhancements are all part of "PWS '93" so get set for an exciting year!

**OMNI Federal Credit Union Now Available to PWS Consultants.** We're very excited about our latest service for all PWS Consultants. OMNI Federal Credit Union is a nationwide, full service credit union that ranks high among American Federal Credit Unions and now, thanks to PWS, all Consultants will be able to join this fantastic Credit Union. Be sure to read Terry Newsome's article beginning on page 6 and OMNI's welcome on page 7.

**Personal  
Wealth News** 

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### Member:

Chamber of Commerce  
National Speakers Association  
Direct Marketing Association



# Debt Free in '93!

By PWS President & CEO Gary M. Halser



More and more Americans are beginning to realize that now is the time for change, especially in the area of fiscal responsibility — for our government, as well as for ourselves.

PWS advocates **debt free living** and our company is dedicated to helping every individual reach this goal. Ben Franklin believed that before people could reach total

personal and financial success, they had to do two very important things in their lives.

First, they had to reduce spending and cut overhead. Second, they had to increase their income. I feel that this is sound advice, but a third item must be included: **knowledge**.

You can reduce your spending and cut your overhead in two ways. One way is to begin to spend less for the products and services you already purchase. PWS is dedicated to helping our subscribers do this through our Savings Network by including virtually every product and service our subscribers use, all for the best possible price.

You can increase your income as a **Personal Wealth Consultant** by selling PWS subscriptions, as well as our products and services — part two of Ben Franklin's success theory.

PWS will help you do what I consider the most important factor in your overall personal and financial success: increase your knowledge. Increasing your knowledge is critical if you are going to become a well rounded successful human being.

I have personally known several individuals who have been able to find better buys on some products and services, and they have gained financial success through various means. However, without the proper information, or knowledge, I have witnessed a very sad event in many of these people's lives — they have lost their fortunes because they didn't know how to keep it or where to put it once they acquired it.

In other words, you may become financially successful, in fact, you may even become a millionaire, but if you don't know anything about money, or how to manage your personal financial affairs, you can lose it all! It happens all the time. Knowledge, in my opinion, is actually more valuable than both cutting your overhead and increasing your income.

PWS is dedicated to helping you receive all three components in this simple, effective personal and financial success formula.

In 1992 PWS began to blossom into the company Jeanne and I had envisioned back in March of 1985. Our company offers our subscribers tremendous savings that an individual is unable to obtain alone. It takes large numbers of people to create the **buying power** necessary to make this a reality.

PWS also offers our independent *Personal Wealth Consultants* an incredibly simple, yet powerful way to increase their personal wealth through our compensation plan. The PWS compensation plan continues to lead the field for simplicity, reward, and flexibility. We're proud that our program is well rounded, and flexible enough to improve as people's needs and desires change.

Becoming **debt free in '93** can become a reality for you, if you haven't already reached that milestone. You can also reach a lot of people with this mission by introducing them to Personal Wealth Systems this year, making 1993 their greatest year ever.

Setting a goal to become **debt free in '93** is the first step to reaching this important lifestyle change. Even if you don't become totally debt free in '93, you can at least take the necessary steps to help you reach this goal some time in the near future. Become a debt-free thinker, and begin to save money by using PWS products and services. Learn all you can about money, how to keep it and how to invest it wisely for your future and your family's security.

Finally, learn how to introduce others to PWS and begin making some great extra money, add to your personal wealth this next year.

Remember: money, like fire, can be good or evil, depending on how you use it.

Let's work this new year to make PWS the finest personal and financial development company in the world. Let's roll up our sleeves and introduce more and more people to this company and its sound, practical, innovative concepts.

If we could add 100,000 new subscribers to our organization in 1993, it is highly conceivable that PWS could easily help over one million people by the year 1995. Yes, this would make many of our Consultants multi-millionaires, but more importantly, it would help America get back on the road to fiscal responsibility. It all begins at home, with each individual, and as more and more people adopt the debt free concept, our elected officials will have to fall in line and work for a totally debt free America.

"Is this all a dream?" you might ask. Can it really happen? The answer, of course, is yes! I know because I have personally suffered with the overwhelming burden of personal financial debt. I can remember, all too well, the agony and embarrassment of not being able to meet my financial obligations because of my own self-inflicted indebtedness. Credit cards are great, and like fire, they too can be used as a powerful tool to destroy you, or to help you enhance your financial position.

I once found them too easy to use to borrow money I didn't have, and one day I woke up owing many thousands of dollars, placing my family in a very unfavorable financial position. Once Jeanne and I made up our minds that we were going to get out of debt, and stay out, we were on our way to lifting this terrible burden that touched all areas of our lives.

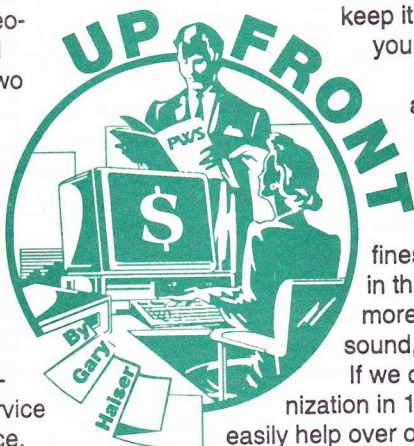
We are now living a debt free lifestyle, and we sleep better than ever before. But most important to me, and to Jeanne, is the fact that we are committed to getting this message to millions of people. Yes, it can become a reality. We are living proof of this, and bankruptcy is not the answer to becoming debt free.

Millions of Americans are on the verge of bankruptcy, spiritual as well as personal. You can make a difference, and together, we can make "*Debt Free in '93*" one of the most powerful statements in our great land.

Thank you for being a part of this tremendous company. I look forward to working with you this year, and to helping you make all of your dreams and goals a reality.

PWS, Inc., Changing The Way People Think  
Have a fantastic month!

*Gary*





## COVER STORY

## Oh Yes You Can

This month our "Executive of the Month" cover story features **Rev. Bill Monk**, who is the Chaplain at the Kentucky State Reformatory in LaGrange, Kentucky. Rev. Monk joined PWS in July of 1992 and quickly achieved the Gold Executive status. He is currently building a thriving PWS organization in Louisville, Kentucky, and conducts his own PWS Success Nights and Personal Development Workshops.

Success is nothing new for Bill Monk. He has enjoyed a very productive career as a professional boxer, actor, and private investigator. After posting a 43-3 record as a professional boxer, Bill Monk then became the sparring partner for Sugar Ray Robinson. Soon thereafter, he left for Hollywood and landed supporting roles in several full-length motion pictures, including *Serpico* and *Super Cops*. He eventually became the personal

bodyguard for Anthony Quinn and, later, Dionne Warwick.

After a brief career as a well-respected private investigator, Bill began to focus on his ministry and today continues to bless the lives of others as the Chaplain at the Kentucky State Reformatory.

PWS is very proud to congratulate Rev. Bill Monk as our Executive of the Month.

In his autobiography entitled *Oh Yes I Can*, the late great entertainer, Sammy Davis Jr. reflected on the many episodes of disappointment, discouragement, and despair encountered in his struggle to the top. Well-meaning friends often told him his dream of being the world's greatest entertainer was just that, a dream, an impossible dream. To all who would tell him what he could not do, he would state, "Oh yes I can!" He went on to achieve the impossible.

On the day that I opened my mail and read the invitation to join the Personal Wealth Systems program, I had the feeling that this was what I was looking for. I had hesitated joining many good opportunities in the past, not knowing that PWS was what I had been waiting for.

Past mistakes had taught me not only to check out the financial stability of a company I'm interested in, but also to visit the company as soon as possible. I drove to Jacksonville after giving Terry Newsome a two-day notice. From the moment I entered the office, the warmth of the staff engulfed me with the security of belonging to a caring company.

After spending most of the day with Terry, then Gary, and later with Bob, I experienced the air of electricity one feels when taking part in a history-making event. Many things about PWS give it a unique and envious position in the field of network [direct] marketing:

- its outstanding leadership
- its genuine concern for each of its subscribers

- its constant upgrading of benefits, services, etc.
- its plans to improve the compensation for executives
- its readiness to accept suggestions from the field
- its willingness to come to your area and help train

For anyone willing to put in the time, PWS is a sure way to attain financial success. We have some of the greatest motivational tools available anywhere. As a gold executive, I encourage my downline to never say, "I can't," because you can. Winners don't quit and quitters don't win. If friends, family or others say you can't make it, do as Sammy did and say, "Oh yes I can!"

—The Rev. Bill Monk

## Level One

Did you ever feel as though you were the only level one out there? That everyone else was out of kilter, tilted to one side or another? Well, don't feel alone.

Gary Haiser and I and our magazine writers and staff put everything we have into getting *Personal Wealth News* out every month on time. In November we had the holiday issue of the magazine all squared away, on an even keel, and ahead of schedule — which we knew we needed to beat the Christmas mail — when at the last minute "Poof!" the printer vanished. Yep, went bye-bye to a new chapter called "Eleven." (He said that if he'd had a few more clients like us who paid cash on completion of the job he'd have had no problems.) "Well," we thought, "no problem. We've prepared for such as this too. We've got three back-up printers and we're ahead of schedule." But nothing is ever that simple, is it? I won't bore you with all the details, but please know that we are just plain sick when we feel as though we

may have let you down. If you got your holiday season issue late, we are most apologetic. We are taking steps to ensure more prompt delivery.

\*\*\*\*\*

Debt Free in '93 — now that's just the kind of motto that we know in our hearts is exactly what we need to attain. It is the kind of motto that could and should catch on. I'm not pushing product but every person in the United States also knows the truth of the statement and ought to have one of these classy PWS laurel wreath buttons. (See page M of the tear out section.) Any of the buttons, as a matter of fact, ought to generate questions if you wear them — which is what you want; that is, a conversation that opens with someone asking you about PWS. But "Debt Free in '93" is the ticket to your personal wealth, as well as the health of our nation. You know in your heart you are right.





# Introducing... Omni Federal Credit Union Your Financial Oasis

By Terry W. Newsome, National Marketing Director

Gary Haiser is a fighter...the guy just doesn't quit! I knew he'd played pro baseball and was a sports trivia fanatic, but it wasn't until he invited me over to his home to watch the Evander Holyfield Reddick Bowe heavy weight championship bout last month that I realized what a true competitor he really is. Because of his Christian beliefs, naturally Gary was pulling for Evander Holyfield. However, after the unanimous decision was awarded to the challenger, Reddick Bowe, the very first words out of Gary's mouth were, "How about a re-match?" You see, Gary is a winner, and winners don't quit.

Case in point: remember several months ago when we shared with you that PWS had been turned down in our quest to bring a federal credit union on board as a benefit to PWS Consultants nationally? Well, most businessmen would have been happy with just getting PWS approved in Florida. But that wasn't good enough for Gary Haiser. When he received the letter denying his request to offer a national federal credit union to PWS Consultants, he looked at me and said, "Terry, I'm not going to accept this: I want a re-match!"

Immediately, his competitive nature kicked into high gear. He re-submitted the application to the National Credit Union Administration...and physically went to OMNI Federal Credit Union's home office to sit down face-to-face with

President and C.E.O., Leanne C. Voyles, and her assistant, Margy Lang, who is the company's Marketing and Business Development Manager.

Gary and I then sat down at the Board of Director's table and what transpired was nothing short of sensational. I'm here to tell you personally that Gary M. Haiser is truly one of the most persuasive sales professionals I have ever

met. His re-match with OMNI Federal Credit Union resulted in a triumph for PWS Consultants.

Gary M. Haiser not only landed one of the most beneficial services ever offered to PWS Consultants...but he also accomplished an unprecedented milestone in the Direct Marketing industry! To my knowledge, no other Direct Marketing

company, similar in nature to PWS, offers a full-service credit union to their sales organization. Therefore, it gives me great pleasure to introduce OMNI Federal Credit Union...a full-service financial institution...to PWS Consultants nationally.

## What is OMNI Federal Credit Union ?

OMNI Federal Credit Union is a non-profit financial institution, owned and operated by its 18,000 members for the benefit of all who belong. Founded in 1965, the goal of the credit union is to promote thrift through convenient, systematic savings and to provide an economical source of confidential credit. The money members save in the credit union is loaned to other members at a fair interest rate. The interest paid on loans by members who borrow, is returned to all who belong in the form of dividends on their savings, after operating expenses have been paid and required reserves have been set aside.

When you join OMNI Federal Credit Union, you join over 44 million members of other credit unions around the world. OMNI Federal Credit Union is a full ser-

vice financial institution, offering a variety of savings, checking, and investment opportunities for maximum flexibility:

•**SHARE ACCOUNTS** - Regular savings accounts that earn a higher rate than passbook savings at most other financial institutions.

•**CHECKING ACCOUNTS** - Three accounts for you to choose from: standard, five-star, and premier five-star. Earn interest with no service charge with the five-star and premier five-star accounts. Apply for a free ATM card when you open your checking account and have access to your money 24 hours a day.

•**CERTIFICATES** - A variety of terms with minimum investments are available at attractive money market rates.

•**INDIVIDUAL RETIREMENT ACCOUNTS** - Reduce taxable income and invest wisely for retirement. Dividends paid on IRAs are tax-deferred.

•**MONEY MARKET ACCOUNTS** - Earn money market rates on funds and flexible savings accounts.

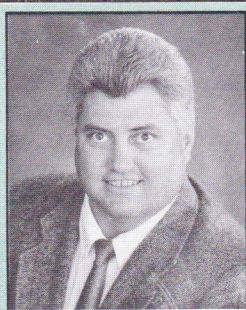
•**CHRISTMAS CLUB ACCOUNTS** - Make Christmas merrier by saving all year for those special gifts.

## Loan Services

PWS Consultants become eligible to borrow as soon as they join the Credit Union. Decisions are based on each Consultant's credit worthiness. OMNI Federal Credit Union makes loans for just about any prudent and productive purpose at rates you can afford:

New and Used Cars  
First and Second Mortgages  
Stock- and Share-Secured Loans  
New and Used Boats  
Personal Property  
New and Used Recreational Vehicles  
Option 1 - Mortgage Refinancing  
Home Improvement Loans  
Home Equity Lines  
Insta-Credit Lines  
Credit Cards  
Signature Loans  
Educational Loans  
Mobile Home Loans  
"Second Chance" Loans

(See Financial Oasis, page 8.)



Terry Newsome is PWS National Marketing Director. He co-founded and built the world's largest true wholesale buying club with more than 50,000 interna-

tional members. Mr. Newsome is an expert in catalog mail-order, video, and television production, as well as sales training and marketing development.



# Happy New Year from PWS

by Jeanne Haiser, Vice President, Office Manager



Because you are the reason we are here, I wanted to express my appreciation for your business, and your belief in PWS. I sincerely hope that you had a wonderful, safe holiday season.

Now that we're clearly underway with a brand new year, we want to encourage you to continue to write the home office if you have any questions, ideas, or comments on the business, especially if you have questions regarding our monthly processing.

We worked hard to get your monthly reports and checks out early in December, and I want to thank those of you who wrote or called to thank us for doing so. We wanted to get your checks to you as quickly as possible for the holiday season. We will try to get reports and checks out as early as we can each month, but our normal mailing

time is on or near the 7th of each month for the previous month's activities.

Please keep in mind that our program operates on a fiscal month rather than a calendar month, and begins on the 16th and ends on the 15th of the following month.

If you need to make any changes in your subscription, such as address, telephone, or monthly subscription payment format, remember that these changes

need to be received by our office prior to the 15th of the month.

We want to thank all of you that mailed in greeting cards during the holidays.

We're especially grateful

to Mr. Walter Yamamoto for the wonderfully delicious nuts and coffee from the Hawaiian Islands. The entire office staff enjoyed them immensely. We really appreciate your thoughtfulness, Mr. Yamamoto!

It's such a pleasure talking with so many positive people from around the

country who love the PWS business concept and philosophy. Gary and his marketing team are especially moved when you write in or call us to express your appreciation for their innovative approach to this industry. 1993 will be our best year ever. I know because I have seen what the team has come up with for this year, and I am very, very excited about the enhancements, the new products and services, plus the new compensation plan enhancements.

I'll keep you updated on office procedures and you keep telling us what you like or what you don't like, and together we'll become the greatest direct marketing opportunity in American history. I believe that with all my heart, and you are the reason I believe it!

May God richly bless you.

## Office Manager's



## Report

Jeanne Haiser is Vice President and Office Manager for PWS. She has owned and operated her own successful retail business, was a leading sales representative for a Fortune 500 company, and has worked side-by-side with her husband Gary to develop several successful business ventures, including Personal Wealth Systems, Inc.



## OMNI Federal Credit Union Welcomes Personal Wealth Consultants

By Leanne C. Voyles  
President & C.E.O., OMNI Federal

Welcome, Personal Wealth Systems Consultants, to the personal and convenient advantage of credit union membership. OMNI Federal Credit Union is pleased to be a part of the great set of services offered to you by Personal Wealth Systems.

All PWS Consultants and their family members are automatically eligible to join OMNI and may immediately begin to take advantage of all the products and services we offer.

It is our goal at OMNI to provide you with superior service, competitive loan and savings rates, and products which enhance our member's personal finan-

cial well-being. We are committed to making these services available to you no matter where you reside.

Through several "remote" services, OMNI is able to keep you in contact with your accounts on a daily basis. You have available a national ATM network; direct deposit of your paycheck, retirement, or social security check; an automated teller that gives you account information 24 hours a day, seven days a week; and the Loan Line (including a toll-free number) for applying for a loan and getting detailed loan information about any of our numerous loan products.

Current dividend information for all of

OMNI's savings products (including CDs, Money Market, and IRA) is available every day. A toll-free number to access the information has been set up for your convenience.

OMNI is committed to educating its members on the responsible use of credit, while encouraging the development of a savings plan to meet short- and long-term needs. Your credit union wants to be your financial partner for life!

We are truly excited to welcome Personal Wealth Systems' Consultants to the OMNI family and look forward to assisting you in meeting your financial goals!



# Financial Oasis

(Continued from page 6.)

## What about Interest Rates?

As the National Marketing Director for Personal Wealth Systems, Inc., I have as one of my primary responsibilities researching each service to ensure our subscribers and Consultants are receiving the best value for their money. As I began to research the interest rates offered through OMNI Federal Credit Union, I was absolutely amazed.

According to the National Financial and News Service and a financial comparison chart that was printed in the "First Business" section of the *Florida Times-Union* newspaper on November 30, 1992, OMNI Federal Credit Union ranked #1 out of 30 local and national banks, credit unions, and lending institutions with a 4.10% interest yield on money market savings accounts. This yield was twice the percentage rate of other lending institutions, including national banks.

OMNI Federal Credit Union also offered one of the lowest automobile loan rates in the country with an incredible 6.1% interest rate on both new and used cars, trucks, and vans. Their Visa interest rates were very competitive and their Premier Visa account is now available at 13.44% with no annual fee. OMNI also offers a Silver Secured Visa at 9.84% with no annual fee.

In conclusion, based on the material provided by the National Financial and News Service, OMNI Federal Credit Union offers some of the highest yield interest rates on money market accounts and certificates of deposit, and they also offer some of the lowest interest rates on personal and automobile loans to their

members. OMNI Federal Credit Union is truly an incredible service for PWS Consultants.

## How Safe Is Your Money?

Headlines about troubled financial institutions are a concern to all of us. Each time a bank fails, a savings and loan association closes its doors, or a bank holiday is declared, as it was in one state, we think of the Great Depression. Failures in some of this country's financial institutions have caused many families to lose their life savings. In fact, concern runs so deep, that our country's lawmakers are conducting continuing investigations into the safety and soundness of the nation's banks, savings and loans, and credit unions. Their concern is the same as ours: How safe is our money?

In general, there are three types of deposit insurance programs for financial institutions: private insurers, state insurers, and federally-backed insurance programs. Each is distinctly different. Only one, however... **Federal Insurance**...is backed by the financial strength of the United States government. **Federal Insurance**...your safe harbor.

All OMNI Federal Credit Union deposits are federally insured up to \$100,000 by the highly stable **National Credit Union Insurance Fund (NCUIF)**. It is administered by an independent agency of the federal government, the National Credit Union Administration, the NCUA. Your money could not be any safer if it were in Fort Knox. Here's why: **The NCUIF is the strongest of the funds.** Recent,

voluntary capitalization of the fund by all Federal Credit Unions resulted in an insurance fund that equals 1.3% of all insured shares. This is the highest ratio of all three federal funds. This ratio is higher than the FDIC and the FSLIC. So, every cent of your savings, up to \$100,000 is backed by more than \$1 billion now in the fund. If your money is in a Federal Credit Union, it couldn't be in a safer place.

## How To Get Started

You may join the OMNI Federal Credit Union as a PWS Consultant with absolutely no membership fees or annual dues. To join, simply complete the membership application inserted in this month's Personal Wealth News. Be sure to specify a joint owner or a beneficiary on the back of the application. This individual should be one you will want to have complete access to your account.

After completing the application, simply send it to OMNI Federal Credit Union along with a check for \$25. The processing and set-up fee of \$5 will be waived for Personal Wealth Consultants. Remember, there are no membership dues or annual fees, and your \$25 will be deposited and will remain in your savings account.

Should you have any questions regarding OMNI Federal Credit Union, please contact me personally and I will be happy to assist you in becoming a valued member of one of America's leading federal credit unions.

Until next time ... have a successful month!

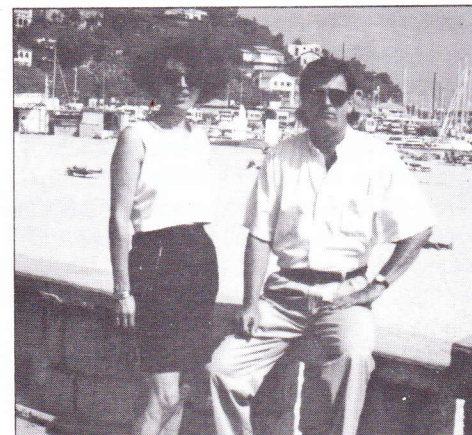
## Savings Story Contest Winner

# PWS Handed Us The World

Here we are Paul and me... In Southern France... The French Riviera and St. Tropez. Just before the terrible floods hit the region. We had a very good vacation seeing new sights and visiting with my relatives.

It's great to work for yourself... you can take time off whenever you want without having to ask for it from your boss... Isn't that what we are in this business for? To become financially independent and secure? Paul and I have worked very hard for 15 years to get to this point (all in mail order and recently in Network Marketing). There were many 18 hours days. But we stuck to it and now we can start enjoying some of the rewards of life. We still work hard... and we love this business. But at least we can relax now and then.

I sincerely wish the same to all of you who are really serious about being in business for yourselves. PWS offers you the opportunity to accomplish your goals. So take advantage of it and stay with it until you reach them. (We saved \$168 on our airline tickets by using PWS Travel Services.)





# Direct Mail Sponsoring

By Bob Haavisto, National Training Director

Sponsoring and selling subscriptions through the mail can be a great deal of fun and is very exciting. But it can also be very expensive if you do not know what you are doing. We at PWS feel that all forms of sponsoring work if you work, and that you should not limit your activities to only one form of sponsoring and selling subscriptions.

It is my contention that a strong local PWS organization is a logical foundation on which to build a successful PWS business and your first objective should be to sponsor at least six people locally while you embark on building nationwide. This local group will be your mastermind group and will lend a lot of support to each other as you grow with PWS. Weekly meetings should be held in which new people are introduced to PWS and plans are made and ideas are discussed on how to make each person's downline develop to a large, thriving business. Once you have your local support group, you can concentrate more effort on a direct mail campaign to expand nationwide a.s.a.p.

As a direct mailer, you will have a lot of competition; you will be competing head-to-head with the "big boys" who spend large amounts of money and have years of experience soliciting through the mail. This is why your mailing pieces must be first class. Your brochure, post card, or letter will arrive in the same mail box as the most expensive piece, so it must look as professional as possible. PWS has spent tens of thousands of dollars developing first class, hard hitting sponsoring and selling materials that will out-class the competition. This allows you the freedom of working on the mechanics of directing a mail campaign without being tied down to developing and testing your mailing piece.

PWS has a sponsoring and subscription selling system that is the envy of the industry. If you will follow the recommendations that I make in this article, you will have a good chance of becoming successful by increasing your core group by hundreds or thousands of new subscribers and Consultants.

A word of caution: do not use cheap name lists! A few pennies saved on the list could cost you hundreds in "undeliverables" or over-used names and addresses. You will be far better off by investing in a good, hot list than trying to economize in this area. We will be happy to recommend companies that will supply you with good lists if you choose.

The following is a list of PWS direct mail sponsoring materials:

- Post cards
- Print ads
- Full-color, 16-page marketing brochure with built-in application forms and special call-to-action coupon
- Follow-up sales letter with call-to-action response vehicle and special prospect offer (includes #9 business return envelope)
- Success Preview Pack with 24-page, full-color sponsoring booklet, audio tape, return envelope, and application form
- High-quality, high-impact corporate video
- PWS media kit
- PWS News magazine
- Savings Network brochures

The recommended approach is to mail out the "Hit the Recession Where It Hurts" post card to generate a list of people interested in your offer. Be prepared to react to the inquiries from your mailing quickly, as they will be asking for the free, 16-page, full-color brochure. Mail out the brochure within 24 hours. You should include a PWS business return envelope to help increase your response. Within four to five days, I recommend you mail out the six-page follow-up letter along with another PWS business return envelope. It is best to include a handwritten note encouraging

them to become a subscriber and Consultant.

Now for the power of this system. About four or five days after the follow-up letter, call the prospects to answer any questions and to encourage them to get involved. If you can arrange for a three-way phone conversation with the new prospect, yourself, and your sponsor, you will increase the number of new Consultants and subscriptions sold dramatically because you have the advantages of having two excited people that are sold on the PWS opportunity answering questions and encouraging the prospect to join in this fantastic opportunity.

You will notice that with this system, all bases have been covered with the new prospect. The more often you use the system, the more successful you are apt to become.

I recommend that you join the PWS National Ad Service. For a small monthly fee, we will do most of the above steps for you and will help you build your organization. You will need to do the follow-up phone calls. The National Ad Service is reaching millions of prospects every month and we get hundreds of inquiries daily. All of these are divided equally among the members and you are provided with a list of people that are assigned to you on a weekly basis.

If you will sponsor and sell subscriptions locally, do some direct mail, and join the National Ad Service, I am sure that you will have a very successful 1993. PWS has the greatest product and is the premier direct marketing company in America. We are dedicated to helping all our Consultants become all that they want to become and to climb as high as they want to climb on the ladder of success. I wish you a very successful 1993 and hope to meet each and every one of you personally at a Success In Motion workshop or rally in 1993.

*Success  
in  
Motion*



Bob Haavisto is National Training Director for PWS, Inc. Bob has trained thousands of people nationwide over the years in direct selling. He has over 20 years of successful leadership in the direct marketing industry, and has won countless awards for his marketing skills in cookware, cellular telephones, and business in general.



# Good Things Ahead

By Stephen Reiss

Our country has many problems, like the federal deficit, which could ultimately be devastating to our economy and your financial well being. This prompts many authors to predict the imminent collapse of our economy. Examples of titles from the 1970s are *The Coming Credit Collapse*, *The Coming Currency Collapse*, *Crisis Investing*, and *How to Survive the Coming Bad Years*.

These books were written by people who share my most fundamental philosophy of life as well as economics (e.g., free minds and free markets). These books will give you some very solid economic theory and principles, unlike the quackery I find today in books predicting a depression in the 1990s by the likes of Ravi Batra.

However, these authors, while solid on economic principles, have been totally incorrect in their prognostications, and their investment advice (buy gold, etc.) was equally poor. How can this seemingly contradictory result come from solid economic theory? The answer lies in the human spirit and the tip-off is in the history books, not the economic texts.

It takes a long time to crush a great civilization. It took nearly 400 years for inflation, price controls, and other bureaucratic bungling to destroy Rome. Why should the U.S.A. go room temperature after only a few decades of bad policy?

I agree that our policies at all levels of government will have the inevitable effect of destroying our economy and our freedom; but not right away. People adapt to new conditions. They execute end runs around every attempt of the power-hungry for more control. Against all odds people produce and create value. It takes time to crush that drive and spirit. In our great country, it will take more than just a few years to accomplish this.

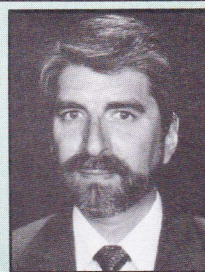
There are additional factors that lead me to believe that we are in for some very good years just ahead. Yes, a misstep like a major protectionist trade bill could prove me wrong, but I do not see that happening in this cycle.

The aging of the baby boomers into their most productive and highest savings oriented years (ages 40-60) augers well for our future over the next twenty or so years. Remember, these are not wild eyed "liberals" as the media tried to portray them in the 1960s & 1970s. They are more likely anti-authoritarian socially, very conservative on financial issues, and downright cynical about government. Most of these attitudes stem from their contact with our government via the draft during the Vietnam era.

This tidal wave of humanity controls the ballot box. The potential result is a market shift to the right on economic issues. This will continue!

The politicians are taking notice now. While I do not like what I think Bill Clinton will do as President, I do believe his actions and pronouncements will clearly reflect their rightward political shift of the baby boom dominated electorate. Take note of the exit polls showing fully two thirds of the voters want LESS government.

My basic message is that, while it is true that we are a civilization in decline, our problems will not overwhelm us just yet. Hyperinflation and doom are not just around the corner. Understanding what I have presented here is crucial to your financial health. The doom and gloom gold bugs have been losing their shirts for thirteen years now. Don't you lose yours with them.



Stephen Reiss is a vice president and financial consultant with a major Wall Street securities firm. Steve is also the host of "Dollars & Uncommon Sense," a financial talk show and writes a financial advice column for the *Florida Times-Union*. You may contact Steve by writing the PWS office.

## Dollars and Uncommon Sense...A New Video by Stephen Reiss and PWS, Inc. That Teaches You The Facts About Money — A Must for Anyone Serious About Financial Freedom!

Here it is at last! An exciting, informative video by PWS, Inc., and Stephen Reiss, one of America's most well-respected financial consultants. This compelling one-hour video entitled "Dollars and Uncommon Sense" is an absolute MUST for people serious about improving their financial situation.

This riveting video presentation, professionally produced by PWS Productions, was filmed with broadcast television equipment on location at a recent Stephen Reiss seminar and financial development workshop.

As a vice president for one of Wall Street's most prestigious stock brokerage firms, Stephen Reiss has his finger on the pulse of America's economic condition and, in this outstanding video presentation, uses his vast knowledge and his 14 years of investment experience to give a sound, practical synopsis of America's economic system as we know it today.

Here is your chance, as a PWS subscriber, to save \$60 on this informative video (regularly \$79). Stephen Reiss (who is also a PWS subscriber and writes for *Personal Wealth News*) is willing to offer his "Dollars and Uncommon Sense" video to PWS subscribers for only \$19.95 plus shipping and handling. With today's economic uncertainty, don't miss out on your chance to increase your knowledge and understanding of the American economic system.

To order your "Dollars and Uncommon Sense" video, use the handy order form in the tear-out section or, for credit card orders, call 1-800-766-7974 anytime. VISA, MasterCard, American Express accepted.

Item #1540 • Suggested retail price: \$79 • PWS subscriber cost: \$19.95, plus S&H





# Getting Started: Setting up a Home-based Office

## Training Materials, Action Plans, and Discipline

(Part 7 of a series)

By David Stewart

**Read all company brochures, training materials and information your sponsor and your company provide.**

There is a good reason why your

Direct Marketing company spends so much money developing training materials and providing these brochures. It is so you can learn from them and not have to reinvent the wheel. Starting your own business is hard enough without

having to be a Direct Marketing pioneer. Besides, if you did take this approach, you'd be thirty years too late! Become familiar with all your products. You can't easily sell something in Direct Marketing — a product, a service or an idea — that you have not personally experienced and have genuine enthusiasm for. In this sharing and recommending business, your personal experience with the products and your company is of primary importance. You should be familiar with the benefits of both.

### Develop an action plan and write it down.

Set specific goals for your new business. Each goal you write down should have a desired result and a timetable for completing it. Have one plan for the first thirty days. Have another for the next six months. Have yet another for your first year. This kind of planning may be the most important thing you do in getting started. You cannot succeed without knowing where you are going or without having a benchmark or standard to measure your progress. These plans are not ideas carved on stone tablets. You'll need to revise them — often. There will be many unknowns, especially for your one year plan. Don't let that stop you! It's vital that you begin thinking about the future immediately. It will save you endless frustration in the months to come.

Some notes about planning and goals: Both goal setting and planning work best backwards. What I mean is, reach out into the future, as far ahead as

your imagination can go, and set those long-term goals first. Now ask yourself, "What would be the step just before achieving this last goal?" Keep working backwards from there until you get to today. Then make that call

or get ready for that meeting. And please remember, "It's not just how you plan your work — it's how you work your plan."

### Finally, develop daily routines and disciplines to establish a business-like attitude and atmosphere.

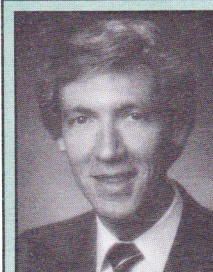
This may seem elementary, but it needs to become a part of your new mind set. If you previously worked for someone else, getting started in your own business may be difficult for you. There is no one to care whether you get to work on time. There is no one to nag you about getting a project, task, or assignment completed. There is no one to review your performance — no one to scold you for a poor job or praise you for a good one. No one whose job it is to make sure you're motivated. No one, that is, but you. You must begin to fill all of those roles. Opportunity is one side of the coin. Responsibility is the other. Commitment is the key, discipline the tool. And if you ever get off track, simply pull out your goals sheet and read it over again.

Establish good work habits from day one. A great way to begin is to pick a time that your office opens each day — and be in it faithfully at that time. Treat your home and your office as two separate places that just happen to be in the same building. Don't mix activities be-

tween the two. If you are tempted to watch television or do an odd job around the house, delay those activities to the times you did them when you were employed by someone else. Let your family and the business community know immediately that you mean business and intend to conduct yourself as a professional! By the way, my favorite practical definition of a professional is: someone who does what it takes to get the job done whether he or she feels like it or not.

When you announce that you're getting started in your own business, you are telling the world that you are ready to accept new risks and new responsibilities. You're telling everyone you know that you are willing to work harder and smarter than ever to make your dreams come true. You are letting everyone know that you are going to be successful in your new endeavor and that you mean business.

Encourage and acknowledge yourself by developing a system of self-rewards. The rewards may be small — at least at first — but this system should be in place so that when you meet or exceed a goal, your self-reward is available to you immediately. For example, you might create a reward bank account solely for this purpose. Acknowledge yourself for little things at first — \$1 for every phone call made, \$5 for attending a meeting, \$10 every time you give a presentation, no matter what the outcome. You will quickly realize that you're rewarded for doing what you said you'd do — you've got discipline and integrity.



David Stewart is a trainer, consultant, and sales motivator with more than 20 years in the direct marketing industry worldwide. He is the founder of Success In Action, Inc., an international

consulting firm specializing in the design and development of innovative training and support materials for the serious direct marketer.



# Two Days

By Dr. Louls Romberg

There are two days in the week about which we should not worry, two days which we should not fear or be apprehensive about.

One of these days is YESTERDAY, with its mistakes and cares, its faults and blunders, its aches and pains.

Yesterday has passed forever, beyond our control. All the money in the world cannot bring back yesterday. We cannot undo a single act we performed. We cannot erase a single word we said. Yesterday is gone!

The other day we should not be overly concerned about is TOMORROW, with its possible adversities, its burdens, its large promise and poor performance. Tomorrow, too, is beyond our control.

Tomorrow's sun will rise, either in splendor or behind a mask of clouds. BUT it will rise! Until it does, we have no stake in tomorrow, for it is yet unborn.

**This leaves only today.** Any person can fight the battles of just one day. It is only when you and I add the burdens of those two awful eternities — yesterday and tomorrow — that we break down.

It is not the experience of today that drives men mad; it is the remorse or bitterness for something which happened yesterday and the dread of what tomorrow may bring. LET US LIVE ONE DAY AT A TIME. And to start each day with the following affirmations is a great beginning:

*May I be no man's enemy and may I be the friend of that which is eternal and abides.  
May I never quarrel with those nearest me, and if I do, may I be reconciled quickly.*

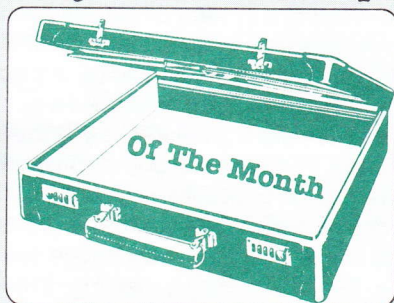
*May I never devise evil against any man; if any devises evil against me, may I escape the evil uninjured and without the need of hurting him.*

*May I love, seek, and attain only that which is good.*



Dr. Romberg is a pioneer in the investigation of subliminal perception, having presented to the Fifth World Conference of Psychiatry in Madrid, Spain, an abstract of his paper (Schwartz-Romberg), "Can Subliminal Stimuli be Helpful in Behavior Modification?" Numerous publications by Dr. Romberg are now reference material for many studying this subject. His contributions to the development of audio cassette subliminal reprogramming are universally recognized.

## Gary's Business Tips



Keep your facsimile transmission cover sheet as brief as possible. The machine will read all print on the sheet including borders, margins and lines. A border around the cover sheet can turn a one-minute transmission into a two-minute charge.

When reprimanding a fellow employee, worker, or even a child, always say something good about them before getting to the reprimand. After you have discussed the "problem" area, give them another compliment, sandwiching the negative (reprimand) with something positive both on the front-end and the back-end.

## Personal Health Notes™

### 10 Vegetable Foods That Heal

Food	Grams of Fiber*
Bran Cereals	2-14
Medium Sweet Potato	10
1/2 Cup of Baked Beans with Tomato Sauce	9
1/2 Cup of Dried Figs	9
1/2 Cup of Dried Dates	8
1 Cup of Broccoli	7
1 Cup of Brussels Sprouts	7
1 Ear, Corn on the Cob	7
1/2 Cup Kidney Beans	7
1/2 Cup Lima Beans	7

\*High fiber foods like these have been shown to help prevent colon cancer and reverse heart disease.

### Three Meats That Heal

Food	Calories per serving	Grams of fat	% of calories from fat
Cod	89	.7	7%
Sole/Flounder	99	1.3	12%
Canned Tuna in Water	116	2.1	15%

\*High in Omega-3 fatty acids, shown to reverse heart disease

### ...And 6 Foods That Kill

The following foods are shown to increase your risk of heart disease, stroke, high blood pressure, colon cancer, and other diseases:

- Prime Rib
- Biscuits & Gravy
- Cheese
- Fried Chicken
- Fried Eggs
- Excessive Alcohol



# PWS and You!

*Dr. Kevin Vera accepting a special wall plaque from PWS President Gary M. Haiser. Dr. Vera was recently recognized by PWS for his dedication and hard work in helping others achieve success through his PWS business and our unique "System for Success."*



*President Gary M. Haiser in a strategy session with Leanne Voyles and Margy Lang. Leanne (center) is President/CEO of OMNI Federal Credit Union. Margy Lang (right) is Marketing and Business Development Manager for OMNI Federal. OMNI Federal is one of America's finest federal credit unions and is available to all PWS Consultants in all 50 states.*

*Left to right: Gary M. Haiser, Chaplin Bill Monk, Robert J. Haavisto. Gary and Bob share ideas on up-coming Personal Wealth events in Kentucky with Chaplin Monk at PWS headquarters in Jacksonville, Florida. Bill has recently reached the Platinum Executive status and has launched a very successful PWS business in the great state of Kentucky.*





# QA Questions and Answers

**Q** *I am a painter and I'm constantly exposed to a variety of toxic substances. I am also not able to wear gloves all the time to work in. My hands are really taking a beating, and I was wondering if the Skin Guardian product you recently introduced would help me.*

**A** Thank you for your question about Skin Guardian. First, we would like to tell you that our Skin Guardian is now called "Ultra Skin Shield," a trademark of Personal Wealth Systems, Inc. The product will also have a beautiful new label design which will be helpful to all PWS Consultants who are retailing this great product.

Yes, painters especially risk exposure to many toxic products, both to their hands and other parts of the body such as the face, arms, and legs — as you apparently are aware. Our product, Ultra Skin Shield will provide a highly effective barrier against products such as alkyd and latex paints and most toxic products. It works well against varnish removers and strippers as well. However, do not use our product to clean your hands or skin, as it is designed to be used as a barrier, not a cleaner.

Epoxy enamel is extremely hard to remove from skin even when Ultra Skin Shield has been applied beforehand; but the key benefit in such a case is that our product will prevent penetration and absorption of the enamel. Also your skin will be protected against the harsh cleaning solvents required to remove such substances.

**Q** *How much follow-up would you recommend I do with people I have tried to enroll in my PWS business before giving up on them, and what would you recommend I send them to help encourage them to join?*

**A** Timing is very important in marketing. You have no idea when someone you have shared the PWS opportunity with will be ready to join you. Their job situation or their personal situation changes from month to month — which is why we like to recommend that you keep your people on your VIP list until they have actually told you to take them off. Gary uses an A, B, and C list. He keeps the "hot" prospects (those he feels will join) on the "A" list and stays in touch with them by phone and mail. He calls or writes them at least once or twice a month.

The "B" list consists of people who have said, "I will join, but later." These folks are mailed a personal note every two to three months, along with a different piece of literature from the company. He likes to include a P.S. on his personal notes that lets the prospect know that PWS is getting better and better all the time, but he is there for them when they are ready to get started. He also uses a "Did you know?" close, such as, "Did you know that PWS Executives receive a special Executive Insider's Report every four to six weeks that gives them special insider's information on the company, the economy, and more? This is over and above the monthly magazine."

His "C" list consists of people who have told him that they might be interested in joining later. These people are mailed a personal note and a *Personal Wealth News* magazine every three months.

This is an easy approach to follow-up, and follow-up is very important. You never know when a person's circumstances will change, so stay in touch, and try Gary's A,B,C list strategy . . . it works!

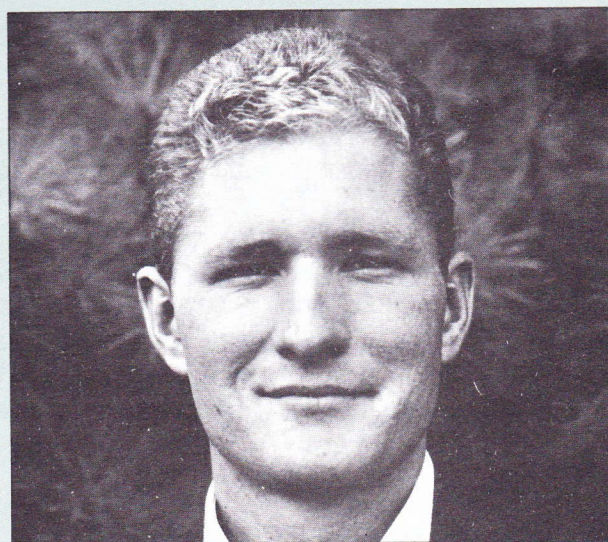
## Testimonial of the Month

I had been searching for a right business opportunity for about six years until I discovered PWS. Once I became involved with PWS, I quickly sensed that my six years' search had simply ended.

PWS obviously provides self-improvement and personal development products everybody could benefit from.

I am deeply grateful to the staff at the home office for their tremendous support. They really have helped me so much. I would especially like to thank Bob Haavisto for his wonderful presentation when he was here in Minneapolis recently for three days. I would encourage everyone to make the extra effort to have him come out to your area and give a presentation and conduct training seminars. It will definitely help to develop your area in many ways.

Troy Anderson  
The Anderson Group  
Minneapolis, Minnesota





# Close Before You Start

By Tom ("Big Al") Schreiter

Prospects and salesmen have a psychological war during the entire sales presentation. The salesman gives reason after reason why the prospect should buy. If the prospect doesn't arm himself with faults about the product, he will have no defense when the salesman closes. Therefore, the prospect must concentrate on finding reasons not to buy, avoid trap commitments laid by the salesman, and be on guard against any sales tricks that the salesman may use to get him. With all these problems the prospect does not have the time to really listen or weigh the good points of why he should buy. No wonder salesmen have such a hard time communicating with their prospects.

The solution to this universal sales problem is simple. Merely put the prospect at ease by telling him:

1. Most people buy your product.
2. The total cost of your product.
3. "Reasons" why he shouldn't buy.
4. That you will just present the facts and then it's up to him.

The secret is to tell the prospect these four things BEFORE you make your sales presentation.

Here are two examples of the above technique:

(1) Mr. Prospect, most people I talk with join Acme Multi-Level because they see how this can really help their incomes. After all, the total cost of getting started in our program is only \$49; that's less than the cost of a good newspaper ad. As a matter of fact, the only two reasons people don't join are 1) they don't really understand our program, or 2) times are so tough, they just can't afford \$49 right away. What I'm going to do is just present to you the basic facts about our opportunity and if you like it, fine, we'll get started. If you don't, fine, that's okay too. Fair enough?

(2) Mr. Prospect, most people just love our fabulous Acme Widget. They're always telling their friends about it. After all, it only costs \$30 and that works out to only \$1 a day, less than cigarettes if you think about it. You know, the only reasons people don't buy the fabulous Acme Widget is that they just can't believe how well it works, or their budget just can't set the \$30 aside. Anyway, let me show you how it works and if you like it, fine, buy one and surprise your wife. If you don't like it, that's okay too. Fair enough?

By using this simple four step technique BEFORE your sales presentation, your closing ratio will increase dramatically. Here is why this technique works wonders with your prospect:

1. You have told your prospect that most people buy your product or opportunity. Your prospect does not want to be the

first one to try it. He wants to know if others have made the decision to buy. Since most people buy your product, the prospect's natural tendency is to want to join the majority.

2. You have told your prospect the total cost of your product — unlike most "salesmen" he has encountered. They usually hide the price and spring it out at the very end of their presentation. The prospect worries throughout the entire presentation when the price will be surprised on him and how much it will be. By revealing the price first, his mind is now clear to listen to your product's features and benefits.

3. You build trust and confidence in your prospect by telling him the entire cost in the beginning. He looks upon you as an honest businessman, not as a salesman that holds back information and tries to trick him. Even if your price is "high" or "shocking," he will want to hear about your product to see why it is so good to command such a price.

4. This technique gives you a more unbiased, low-pressure, "I don't care" approach versus the high-pressure, "you have to buy it" approach. The prospect's defenses will go down when he sees that you are not attacking his jugular. When handled properly, this low key approach motivates your prospect to want to qualify for your product. He starts selling himself.

5. By giving your prospect "reasons" not to buy, you have taken the pressure off. He doesn't have to fight you about why he should not buy, because he knows you'll accept those reasons. By removing this fear, your prospect can now listen and concentrate on the features and benefits of your presentation.

6. If you plan properly, the "reasons" not to buy really force the prospect to buy. In the above two examples we have subtly said to the prospect, "Everyone buys unless he is dumb or too poor." (Does not understand or can't afford.) This also helps you isolate objections at the end of your presentation. Your prospect either needs more information or he just doesn't have the money.

7. By telling your prospect that it's okay if he buys or not, you again are relieving the sales pressure he naturally places on himself. However, by his agreeing to "Fair enough?" he is committing himself to a decision NOW. When used properly, this helps prevent the "I'll think it over" objection.

If you like this article, you'll love Tom Schreiter's best-selling book, *How to build MLM Leaders For Fun and Profit*. This book and other great business-building resources are available to PWS members at a discount. Please refer to your Success Catalog for details and ordering information.

## More For Your Money

By Gary M. Halser

### Investments?

Municipal bonds are safer than most investments, but they're not risk-free. You can't rely on national credit rating services. By the time they downgrade a bond, it has usually depreciated. Moreover, the services may not follow all issues.

To protect yourself, invest in a mutual fund. All leading fund groups do credit analyses and make their own changes in ratings well before the published changes.

### Quicker IRS Refunds

Tax-refund checks can now be issued much faster. Time has been cut from six weeks to two weeks...and the refund may now be deposited directly into your bank account — if you file through a professional tax preparer who uses IRS-sanctioned software to tie into the IRS's electronic filing system.



# Successful Phone Techniques...

## The Power of Telemarketing

By Gary M. Halser

In this article we will discuss how to use your telephone to build a dynamic organization. The telephone is a vital tool in direct marketing and will play a very important part in your PWS business.

The first thing you should realize is that the telephone can be a very expensive tool if you are not careful with it; but if used wisely, you will turn it into a profit center that can be very exciting. As mentioned earlier, each method you use to build your business should be built into your current budget and as you grow financially, more funds can be channeled into advertising. Please keep this in mind as we discuss a very exciting and powerful phone technique that really works well in this business.

I will mention many times that communication is a vital part of your business, but particularly your PWS business! Let's suppose for a moment that you were just sponsored by someone you have only just met. You are very excited about the business and the potential it offers. You have ordered some product and are waiting for it to be shipped or delivered to your door. The product is delayed for some reason or another and you don't hear from anyone for a week or two, or even longer. This can become very, very frustrating to you and perhaps it will even place you on hold for building your business. If your sponsor called you a few days after you joined to tell you that your first order was being delayed a few days due to a slight product shortage because of a special the company ran last month, you would feel a lot more confident, right? Of course you would.

This is just a simple example of why you need to stay in touch on a regular basis with your people, especially your personally sponsored people. If you bring people into your business, it is your responsibility and your obligation to keep in touch with them. I suggest that you contact them at least once a week for the first few months. A feeling of confidence must be built up between you and your new business associate in the early going and this is one great way to accomplish it.

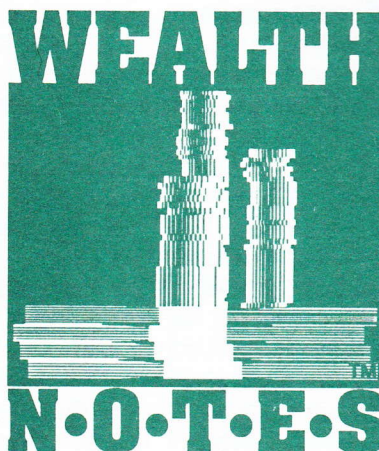
Please do not call them just to see if they have sold or purchased any product, though! Don't give them the feeling that you are only interested in them for their product sales or purchases. Be very positive with them, they are new and fragile. They need constant uplifting comments and support from you. Remember, all of us are programmed to be somewhat negative most of our lives. The average child is given somewhere around twenty-five negative affirmations to every one positive before they are ten years old. It is our job to keep a positive and pleasant mood at all times.

Don't get me wrong here. I'm not telling you to use "hype" or to "con" anyone, simply give out positive messages and good, positive results will come back! We have a little saying in our business and it would be good for you to learn: "When you are down, call up. When you are up, call down!" This means that if you have a problem (challenges) call your up-line or your sponsor, not your downline or your new recruits. But where you

have something good to say or pass along, call your downline. This really works and will keep everyone on a positive track.

NOTE: When calling your associates in this business, it is good to call after business hours or on weekends to keep your costs down. Also start out by telling them up front that you can

only spend a few minutes with them because you have other calls to make and you need to keep your phone bill under control. People understand and appreciate honesty and remember this: this is a business of "duplication" and your new business associates will be duplicating what you teach them. So always try to teach them methods that will help them save time and money.



### The Buddy System...A Powerful Telemarketing Method That Works Like Magic!

This technique is unbelievably simple, yet most direct marketing entrepreneurs do not teach this method even if they use it themselves! I have found this method to be one of the most power techniques you can use

to build fast and it will strengthen your organization dramatically.

I call it the "buddy system" because you will be using your phone to talk to more than one prospect or distributor at once. You may have heard of conference calling...well this is the same thing, only in direct marketing, it is like having your sponsor with you on a sales presentation — thus the "buddy system."

For tax purposes and other reasons I will be discussing a little later, let me first of all recommend that you have a separate phone installed in your home for your PWS business. I started out with what the phone company refers to as a "child's phone" in one of our spare bedrooms. This is not to say that you will have a Mickey Mouse or Donald Duck phone, it only implies that this is not a "commercial phone" but another residential line and hook-up.

This will have a totally separate number and you can then have this number placed on your business cards, etc. (By the way, you should have some business cards printed immediately. The IRS does not even consider anyone in business if they do not have business cards. Have a small amount printed up at first. They are also tax deductible, at least at this writing). Back to your telephone! This separate number and phone will also give you a private life, too. When your business really takes off and gets into high gear, you will want to be able to separate your private life from your business life and this separate phone will help you accomplish this.

I want also to recommend that you have call waiting and, for our "buddy system," three way calling. Three way calling will give you the ability to talk to two separate parties at the same time. It is very inexpensive, about three or four dollars per month extra (at this writing) and the phone company simply turns it on from their office. No additional equipment is (See *Dialing For Success*, page 18.)



# The Best Kind of Advertising is Free

## Free Publicity Can Be Worth Millions

(Part 5 of a series)

By Russ von Hoelscher

Over the past nine or ten years, I have become quite good at getting free advertising and publicity. Here are the main methods I have used . . .

- **Free Publicity packages to print media**

The news release, article, photo, and reply postcard.

- **Radio and TV Interviews**

Most of my radio work has been done on the phone. Television, of course, requires an in-studio appearance.

- **Articles for trade publications**

My articles on mail-order selling/direct-response marketing now appear on a regular or semi-regular basis in over 100 publications. At the end of each article, a "Resource Box" appears that tells the reader how to order my products, and/

or how to contact me for direct marketing help. Sometimes I get paid for my articles, most of the time I do not. Not to worry, this method is very profitable, and helps build my business.

- **P.I. Deals**

I have made, and continue to make, P.I. deals with print and broadcast media. It's good for me, but I also strive to make it a win-win deal for the media.

- **Seminars, Workshops, and Speaking Engagements**

Giving seminars and workshops, plus all types of speaking engagements lend themselves to going after all the free publicity you can obtain. In and of themselves, they are a free publicity vehicle. I sometimes will speak before a group of people, especially a large group, for a very reasonable fee if they do two things for me: (1) Aggressively publicize the event, and (2) Allow me to sell my "products" (books, manuals, tapes, or whatever) in the back of the room. This can be very, very profitable!

Russ von Hoelscher is a well-known author, speaker, and business consultant, as well as a PWS Executive. Russ' best-selling book, *How to Achieve Total Success*, is available from the PWS Success Catalog.

## Personal Wealth Systems Proudly Presents... The World's Finest Soap

Fruit of the Earth, an all-natural brand-name product, is now available through PWS. Pure aloe, glycerine, and natural fruit scents, this soap can be ordered in handy, attractive, 16-oz plastic pump bottles or single bars.

**Case lots only.** Great for personal use, gifts, or retail sales.

Another great consumable product hand-picked, tested, and endorsed by your PWS marketing team. This product retails by the bar in retail outlets from \$2.45 to \$3.50 per bar. The pump also retails from \$2.45 to \$3.50, with average prices around \$2.77 for each format.

Call our toll-free 800 order line any time with your Visa, MasterCard, or American Express card, or use the PWS order form found in your Success Tools Catalog in each monthly *Personal Wealth News* magazine.

Order your supply today and begin using this tremendous liquid or bar soap around your home or office. You'll love it!

Item No.	Description	Size	S.R.P.	Case Ct.	PWS Cost
0585	Aloe Vera Liquid Soap	16 oz. Pump Bottle	\$21 per case or \$3.50 each	6	\$11.70 per case (\$1.95 each)
0580	Aloe Vera Bar Soap	4 oz. Bar	\$30 per case or \$2.50 each	12	\$20.76 per case (\$1.73 each)
0360	Aloe Vera Liquid Soap Full-color glossy flyer	8 1/2 x 11		50	\$8.95
0365	Aloe Vera Bar Soap Full-color glossy flyer	8 1/2 x 11		50	\$8.95

Available in unscented, apple, strawberry, and peach scent.





## Attention all PWS Subscribers and Consultants New Marketing Brochure Underway

Last year PWS began producing an entire lineup of new, exciting, first class marketing brochures and success tools. Our goal is to continue to upgrade every piece of material in our arsenal, and to add more outstanding, high-quality marketing materials for your business.

One of the new brochures we are planning for 1993 is a power testimonial brochure that will be loaded with full-color photos of PWS subscribers and Consultants and their actual testimonials on the company products, services, magazine, compensation plan, officers, and more.

This unique brochure will be written and produced by our President, Gary M. Haiser, and his award-winning graphics team. This will be another in a series of marketing brochures that will help you and your organization sponsor others into your PWS business. Nothing can compare to a high impact, high-quality brochure loaded with real people from all over America expressing their feelings about this fine company.

It will be an especially powerful marketing tool for those Consultants who are showcased in the brochure. If you wish to participate in this brochure, send in your testimonial letter and a full color photo of yourself. The photo needs to be 5 x 7 or larger, high-contrast with as light a background as possible for best reproduction results.

You'll be very proud to be a part of this great new brochure, and it will really help you and your organization in your sponsoring efforts. Credibility in business today is absolutely critical, and this brochure will take PWS one step higher on the ladder of successful direct marketing leaders in our industry.

Please hurry! We will place as many photos and testimonials in our new brochure as possible, but we must take them in the order of arrival at our office. The sooner you get your photo and testimonial to us, the better chance you will have of being placed inside this great new brochure. Your testimonial can be as brief or as long as you wish. It can be on products, services, what you have saved, learned, or how you feel about PWS, the officers of the company, or what you like best about PWS.

Send your entries to:

PWS, Inc.  
8535 Baymeadows Road, Suite 25  
Jacksonville, Florida 32256  
Attn: Marketing/New Brochure

### Attention All PWS Advertisers: Please Note

Please discontinue any advertisements you may have using the PWS 900 or 800 advertising phone number. We will be discontinuing these numbers effective March 1, 1993.

## Dialing for Success

*(Continued from page 16.)*

needed. Teach your new people to do the same thing I'm teaching you here and this system will really get your business off and running.

Now that you have your own business phone (or should we say separate phone for business?) in your home, and you have three way calling, here is the technique to use to build the business: Step number one is to call one of your personally sponsored Consultants and to set aside one evening per week to work with you on the telephone. It would be best if this Consultant is serious about building a business and that he or she has the three way calling feature on their phone, too. Now instruct your Consultant to make a list of prospects for the two of you to call on the evening you have designated.

I have placed a "People List" for you to use in our PWS Welcome Kit. Make copies of this list and be sure to get some to your new Consultants as soon as they join. If they have their list all made out, and if they will keep it up to date, you and your new Consultants should never run out of prospects to call.

Now that you have your evening all set up for the telephone "buddy system," and your new Consultant has the list ready to go, here is what you do next. Set up the time you will be calling. I recommend between the hours of 7 P.M. and no later than 9:30 P.M. These seem to be the best times for the calls. You call your new Consultant and then ask for the name and numbers of three people they want to introduce you to.

When the prospect answers, have your Consultant talk first to get the conversation rolling. They should simply ask them if they would have a few minutes to talk to a friend and business associate that they feel could help them make some great extra money. They need to "edify" you. This will get them to listen to what you have to say more readily. This system works very well, and it is a lot of fun once you get into it.

After your Consultant introduces you, simply thank them for their time and go right into your questioning...notice I said questioning first? Never start right out into a sales presentation or as the amateurs call it, "pitch." By the way, never use the word "pitch" unless you are playing baseball! A good question to start out with is... "Bob [assuming his name is Bob] how long have you known Allan [assuming your Consultant is Allan]? What do you currently do for a living?" These off-the-cuff questions are very important and will help warm your new prospect up to you. Be sure to listen to their answers!

Once you have the ball rolling, you can begin to ask a few more questions. Ask if a few extra hours per week could be converted into income-producing time. Tell the prospect that Allan has begun turning his nonproductive hours into cash and here is how he is doing it. If the two know each other, Bob will listen very closely to your offer. Tell your new Consultant ahead of time that once you begin to explain the program and products to be very quiet until the opportunity to jump in comes up. Do not "step" on each other or you could lose your prospect very quickly!



# How To Use The New PWS Direct Response Mail System for Sponsoring

Direct response advertising and direct mail sponsoring seems to be a very appealing approach to our business, and PWS offers professional marketing materials to our Consultants for this form of advertising and recruiting. A few easy-to-follow steps need to be understood before embarking on the road to successful direct response recruiting.

PWS President, Gary M. Haiser, creates special advertising materials and carefully tests them before offering them to PWS Consultants. If you will use the materials Gary creates, and use them as directed, you will maximize your results with your PWS business.

Please do not create, mail, or run your own advertisement material to build your PWS business unless you submit it to the PWS marketing department for approval. Also, do not duplicate any PWS materials for your own use. This must be understood by all PWS Consultants before you begin to build your PWS business. This policy and procedure must be adhered to by all PWS Consultants in order to ensure that PWS is in compliance with all

state, local, and postal regulations. Your cooperation is appreciated.

## Doing The Two-Step

Direct mail sponsoring or selling today is growing by leaps and bounds, and it works, but only if you know what you are doing. It can be very expensive, so make sure you set up a budget and stick to it. **Never go into debt to advertise.** You can test-market before you spend any significant amount of money, and see actual results almost immediately with direct mail, so remember to walk before you run.

Our new direct response materials have been fine-tuned and tested for many months now, and they have been upgraded by our award-winning graphics department for optimum appeal. The system includes a powerful new post card, a 16-page, full-color search piece (or marketing brochure), a 6-page follow-up letter, an incredible, newly-designed Success Preview Pack, consisting of a full-color, 24-page sales brochure, and audio tape, and to round out the system, we have completed a

revised company video tape.

For added power, we have prepared a PWS Media Kit and a new Savings Network brochure and audio tape. Let's take a closer look at the components and how they are to be used.

**The Post Card:** Our two-color post card is done in red and black on a white card. It has a brief sales presentation and asks the prospect to write in for a FREE brochure. Use it as a mail-out or hand-out item. It is an inexpensive piece, and your prospect will return the card to you for response. This enables you to maintain control over your advertising system and will help you see how well your list is working for you, which, by the way, is about 85% to 90% of your advertising campaign. The list you mail to is very, very important.

**The 16-Page Brochure:** Referred to as our "search piece" or marketing brochure, this beautiful, 16-page brochure gives a great overview of our program and is self-contained. In other words, it has a set of PWS applications in it as well as the \$59 special free gift coupon offer. This is the brochure you mail out to the prospects who respond to the post card. Simply place your name and PWS ID number in the appropriate locations on the enclosed applications inside the brochure.



## Sample Follow-Up Letter

Date \_\_\_\_\_  
Name and Address \_\_\_\_\_

Dear (Mr., Mrs.) \_\_\_\_\_:

Thank you for talking with Bob and me last night. I really enjoyed our visit. I have enclosed for your perusal some additional information on our unique income-producing PWS business. Please review it carefully. I feel very confident that you will become very excited about the potential in this once-in-a-lifetime business opportunity.

We want you to know that we want to give you all the help we can to make sure that you become successful in this business. Your sponsor will be helping you duplicate this same process we are currently using to sponsor people into our business. It is very simple and very rewarding as you can well imagine!

Some "spare" time is all that is required along with the sincere desire to earn some great additional income. We are

after a "walk-a-way income" and you can realize the same thing. A "walk-a-way income" is one which you develop by investing a few spare-time hours each week, building a simple side-line business like the one we described to you on the phone. After a period of time you will have a nice income each month that is yours to keep, and once your organization is large enough, you can simply maintain it by investing a few extra hours per month!

Many people all over America are now enjoying some great extra income from PWS. It's like having a large sum of money in an interest-bearing account somewhere that you are drawing interest on each and every month.

We will get back with you in a few days to see how we can help you get your own PWS business started. In the meantime, please write down any questions you may have for us to answer when we can.

Thank you again. I look forward to working with you!  
Yours in Success,



# Learn To Use Learning Cassettes

(Part 11 of a series)

By Arnold ("Nick") Carter

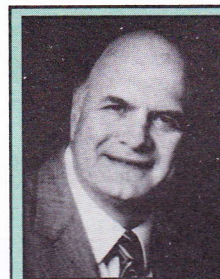
## A Sample of What Might Be Gained from Just one Cassette Learning Program (cont'd)

1. Use the telephone... with the yellow pages for openers. Ask for an opportunity to present your system which will "turn on the lights of performance improvement!"
2. Seek ongoing consulting contracts... which can be most lucrative
3. Offer free introductory seminars... when the situation is right to parley it into major sales. Also, develop weekly evening "involvement sessions" a la Dale Carnegie.
4. Tell other speakers you'll fill in for them when they have a scheduling problem.
5. Prepare a movie or videotape of yourself in action — your best — as a sampler for future bookings.
6. Develop a great sample cassette and offer it to qualified clients.
7. Publish a schedule of your presentations and flaunt it. (The "hop on the bandwagon" approach.)
8. Plan tie-ins with bookings where you let potential clients know you'll be in their area and they could save on travel fees, etc.
9. Develop diversity... being able to give seminars on self-management, management, human relations, communica-

tions, sales, marketing, creative thinking, planning, problem-solving, etc.

10. Realize business is business... and it requires digging in every morning, selling, coaching, performing, etc. Business won't come to you. You must go out and get it... every day!

Obviously, some of these approaches will work better when first starting out and others when you are well established. However, all of them will work for you if you keep looking for opportunities to use them. Can you imagine what a cassette message like this would do for a person just starting out in the performance improvement business?



Arnold ("Nick") Carter is Vice President for Communications at Nightingale-Conant Corporation and a noted author and public speaker.

## SLASH YOUR GROCERY BILLS!

Enjoy huge savings with the PWS Harvest America Program!  
Discount Plus! Savings Program

- Guaranteed lowest grocery prices in America
- Double manufacturers' coupons on all orders
- Free shipping via UPS direct to your home
- Eliminate "impulse shopping" and save even more

**Harvest America saves you time and money.**

It's the greatest time and money saver across America... groceries by mail! That's right! Now you can order more than 1,250 name brand groceries at tremendous savings and have them delivered by UPS right to your door!

### IT'S THIS EASY:

Simply fill out an order form, enclose your manufacturer coupons and mail your order to Harvest America. Then relax and let Harvest America do the shopping for you! Within seven working days of receipt, your order is carefully packed and shipped via UPS back to you...our valued customer.

### HOW MUCH CAN YOU SAVE WITH DISCOUNT PLUS!?

Let's look at two examples of guaranteed savings:

BETTY CROCKER YELLOW CAKE MIX 18 oz.	
	.69 REGULAR PRICE
	.59 DISCOUNT PLUS! PRICE
	-.40 DOUBLE COUPONS (\$.20)
YOU PAY	.19

KELLOGG'S CORN FLAKES 18 oz.	
	1.69 REGULAR PRICE
	1.44 DISCOUNT PLUS! PRICE
	-.50 DOUBLE COUPONS (\$.25)
YOU PAY	.94

As you can see, the savings are substantial by being a Discount Plus! customer and using manufacturer coupons. In fact, if you can buy your groceries anywhere for less, Harvest America will refund the difference — Guaranteed!

**HUGE GROCERY SELECTION AVAILABLE  
ON MORE THAN 1,250 NAME BRAND  
GROCERIES**



# Sales & Motivational Tips of the Month

By Stan Billue, C.S.P.

## Sales Tip of the Month: Warning: This is Only a Test

Quite often, prospects will give us one or two objections, to test our belief and our tenacity. If we quit after the first objection, we are indicating that we really don't strongly believe in PWS. We need to be prepared with a response that shows empathy, explains how easy it can be, reassures them it's the right thing to do, and then ask again for the sale. Here are two quick examples:

**Objection:** "I don't have enough time to get involved with PWS."

**Response:** "I understand how you feel, since most folks I chat with are too busy just trying to earn a living from week to week, instead of building for their future. I'm excited to share with you that many of our successful subscribers only invest a few minutes each day, either handing out or mailing the PWS brochures to their friends and associates. You might even want to

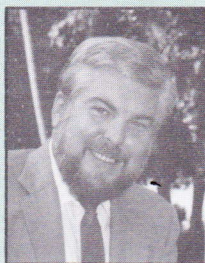
get your spouse (and/or kids) involved and make it a fun project. Believe me, if we sign you up now, you'll thank me later. How does that sound?" [pause]

**Objection:** "I can't afford \$49 a month."

**Response:** "I guess I'd be disappointed if you told me anything else, since nine out of ten people have that same initial reaction until they realize how many different ways PWS can save them money. As an example, we have a buying network with guaranteed savings on over 250,000 items, up to a 50% discount on prescriptions, grocery coupons worth 3 times the service fee, a 5% cash rebate on travel arrangements, excellent savings on medical, dental and life insurance, plus savings on long distance calls. In addition, by signing up two subscribers each month, your fast start bonus would cover the \$49 monthly fee. Based on all of that, let's get you started now, fair enough?"

## Motivational Tip of the Month: When is a Down-Line Not a Down-Line

Among other definitions, the dictionary states that the word down is "a lower position," "less than up" and even "dejected." How many of us look down on our down-line, or at least treat our down-line as something less than special? I realize I'm fighting a phrase that's been around for decades, however PWS can add another fresh twist to our industry by renaming our down-line our "Success-Line."

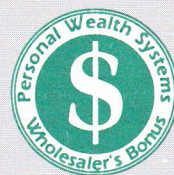


Stan Billue is one of North America's most highly rated motivational speakers and telemarketing sales trainers. Stan has received the designation of "Certified Speaking Professional" from the National Speakers Association. This prestigious award has been given to less than 10% of their 4,000 members. He's a PWS subscriber along with his wife Phyllis.

Feel Good Tapes

## Attitude & Motivation

By Stan Billue



How you will benefit from the two Cassettes & Library Album

- |  |                            |                                  |
|--|----------------------------|----------------------------------|
| • Reward Yourself and Others           | • Set and Achieve Goals    | • Improve Your Self Esteem       |
| • Pass On Something Good Every Day     | • Develop Your Potential   | • Be a Leader, Not a Follower    |
| • Take Responsibility for Your Success | • Become More Enthusiastic | • Invest in Personal Development |
| • Develop an Excellent Attitude        | • Have More Fun            | • Use the Power of Choice        |
| • Adapt to Change                      | • Become More Creative     | • Be in Control                  |
| • Make a Commitment to Excellence      | • Increase Your Confidence |                                  |

*"Interesting, friendly, and upbeat...you impressed me as very sensible and helpful."*

— Dr. Norman Vincent Peale

Order Item# 0710

Call 1-800-766-7974

(credit card orders)

or use the order form enclosed in our tear-out section.

Suggested Retail \$38  
PWS price

**\$19.95 plus S&H**

Save \$18.05



# From the Field

By David Swartzwelder

My last article offered part of the marketing strategy used by a PWS Consultant who has begun to enjoy the results of her efforts. The following is a compilation of additional activities she and others are using to build their PWS businesses.

Classified ads are still relatively inexpensive in most areas — certainly when compared to display advertising and direct mail. Try running ads promoting a specific product or service available from the savings network, such as groceries delivered to your door, Auto Match, the scholarship search service, mortgage acceleration program. You will be surprised at the responses that you receive. The optimum method of handling these is

to set up an appointment with a respondent and go make a one-on-one presentation. You may want to start the presentation offering information on the specific service which generated the response, then segue into information on the Savings Network. You will notice the one-on-one presentation offered by the company sells the Savings Network first as a stand-alone value, demonstrating to the prospect that much more than the subscription fee can be saved by just using several of the services. When information on the income opportunity is then presented, it is icing on the cake — the decision about joining the Savings Network has already been made. Just ten presentations a week, each taking about thirty minutes, should result in three to five sign-ups. That, of course, earns you \$150 in Fast Start Bonuses. If you use the "Big Al" method, this exercise could mean another fifteen to twenty-five people in your organization every time you run an ad.

Have you ever gone to a catalog showroom? There must be thousands across the country. Many charge huge membership fees. Most do not offer a bonafide savings on the products that they sell, and although a few are competitive, they do not offer these products at wholesale

or below. None pays its members for bringing in other members. In a sense, PWS is a catalog showroom offering hundreds of thousands of products and services at wholesale prices and below, and paying their members 60% of the subscription in "finders fees." Instead of an "Opportunity Meeting," hold an "I Can Get It For You Wholesale Meeting." Invite several people to a meeting in your home, or wherever, and tell them the great Savings Network story. Have examples of savings, such as a grocery price comparison sheet, a mortgage acceleration printout, or if your budget permits have several pieces of merchandise showing retail versus the PWS price. When they are ready to buy a subscription just to access these powerful sources, then show them how to get their subscription for free — even make some money with this outstanding concept.

I really believe that the number of cost-effective ways to market this program is only limited by one's imagination. Hold brain-storming sessions with your downline and upline. Ideas beget other ideas. Most won't be that hot, but a gem or two will emerge that everyone can use. Let me know how it goes. See you next month.

## Personal Wealth S

A World Leader in Self Achievement



David Swartzwelder has over 30 years' experience in the sales and marketing field, with the past ten years in our field. A successful business leader, family man, and commu-

nity leader, David has worked closely with PWS for several years, both in the home office and from the field. David is currently a Silver Executive with PWS.

## Make Your House or Vehicle Smell Like the Fresh Outdoors!

### Citrus II

Pure Citrus Air Fragrance with Organic Odor De-Activators

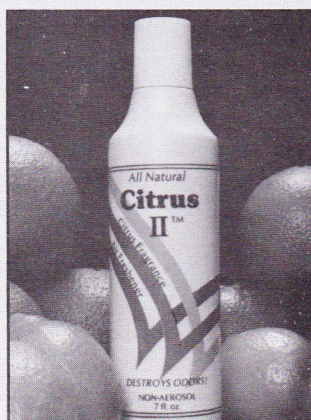


Citrus II deactivates even the most difficult odors and leaves the air smelling fresh and clean. Made solely of 100% pure citrus oils and extracts, Citrus II penetrates and destroys odor molecules.

- Organic
- Biodegradable
- Does not stain
- Hypoallergenic
- 100% natural

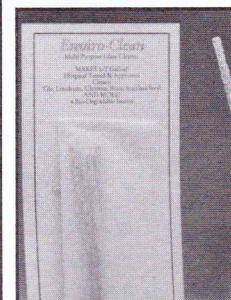
Suggested retail .....\$9.95 each  
7 oz. sample - Item #0510 .....\$8.00 per bottle  
Half case (6-7 oz. bottles)  
Item #0520 .....\$7.50 per bottle

Full case (12-7 oz. bottles)  
Item #0530 .....\$6.50 per bottle



## Enviro-clean

The Multipurpose Cleaner that can make you Big Money!



Simply insert in your own spray bottle, fill with tap water, wait ten minutes, and start cleaning with one of the world's best multipurpose cleaning products. A PWS exclusive.

Each package of Enviro-Clean contains 4 inserts, enough to make a half gallon.

Clean Glass ■ Tile ■ Stainless Steel ■ Brass  
■ Chrome ■ and More!

Item #100 retail \$3.95 per package  
PWS cost: \$1.25 per package. You make \$2.70 on each package retailed. Minimum order - 1 case (12 packages) Case Price: \$15 plus S&H



# Stop Wasting Money and Time on Direct Marketing Techniques That Do Not Work!

## Knowledge + Action = Success!

The secret to getting rich in direct marketing — America's fastest growing industry — can be summed up in a single nine letter word . . .

### K-N-O-W-L-E-D-G-E

says Gary M. Haizer, president of PWS, Inc. and one of America's most successful direct marketing entrepreneurs.

### The Programmed Learning Course (PLC)

This comprehensive learning package is the best in the direct marketing industry, and taking this course certainly helps ensure the successful pursuit of your business.

The Basic Training Course section offers five chapters of training and information that give you the foundation upon which anyone can build a direct marketing business. The manual is structured in an easy-to-read, smooth-flowing format. To aid in your studies, the manual is also on audiocassettes included with the course.

Additional materials complement the Basic Training Course. The combination of these materials creates a synergistic learning effect unparalleled by any other program offered.

### Experts Agree

Many leading experts agree that direct marketing is here to stay and will produce more millionaires and "rags-to-riches" success stories than any other form of business in our history!

Gary M. Haizer is living proof of this phenomenon. Starting from scratch, living in a two-bedroom apartment with a \$50 weekly advertising budget, he and his wife Jeanne have gained national recognition as genuine direct marketing superstars and have earned well over one million dollars a year in this business.

Gary and Jeanne were miserable failures their first five years in this industry but through trial and error discovered the necessary steps to become successful in this business. Now listed in *Who's Who In the South and Southeast*, Gary wants to share his vast knowledge with you, in order to

help you short cut the obstacles you may encounter in your direct marketing career.

Experts all agree on one thing...  
Knowledge + Action  
= Success!

The PWS Programmed Learning Home Study Course is designed to give you the knowledge and techniques you need for a fast start on the road to the direct marketing riches and financial freedom you deserve.

### Does It Pay To Enroll Now?

True to form, Personal Wealth Systems has not only developed the finest direct marketing course in America, but you will also be able to earn great commissions and overrides while you learn. Here's how:

If you have purchased the PLC, you are eligible to earn commissions on all three levels in your organization. With our PWS roll-up feature, it's possible to earn commissions on levels beyond your third level. If you have not yet purchased the course, commissions will roll up past you to the first person upline who has purchased the course.

This concept naturally encourages training course participation and sales, plus more PWS subscription sales. It also gives you the opportunity to generate a huge extra income from sales of the PLC in your group! This course is optional and may be taken at your convenience, but with all these added benefits, it's no wonder why practically all new PWS subscribers enroll immediately.



### Direct Marketing = Financial Freedom . . . If You Know What You Are Doing!

Direct marketing has been around for over 40 years and is projected to be a \$100 billion business in the '90s. It is poised to skyrocket and now is the greatest time in our history to begin your career in this hot new growth industry.

It is a positive, highly lucrative, well respected form of doing business because of the timing and the combination of many unique trends taking place in our world.

With some simple calculations on your part, it will become readily apparent why you should enroll today. Don't miss out on the knowledge plus the profits available to you through this course.

### Advanced Training Seminars

As a graduate of the PLC, you are invited to attend the "Success in Motion" live workshops. These workshops are held periodically in regional locations to accommodate as many Consultants as possible.

The PLC is but another significant demonstration of PWS's determination to keep its Consultants in the forefront of this revolutionary marketing concept.

P.L.C. Cost: \$195 plus S&H (\$12 UPS in Cont. U.S.; \$18 for 2nd day delivery Cont. U.S.)

Item # 0750

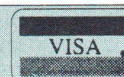
### P.L.C. Pay Schedule

	1 Sponsored	Manager (2 sp.)	Executive (3 sp.)
Level One	\$25	\$25	\$25
Level Two	-0-	\$25	\$25
Level Three	-0-	-0-	\$25

To Order Your Course,

Use Handy Order Form In Success Tools Catalog . . .

Or Call . . .



**1-800-766-7974**  
Anytime



# The New 1993 VISTA Wholesale Catalog

## Need Extra Money for 1993?

New from PWS — The new 1993 VISTA Wholesale Catalog with hundreds of quality merchandise offerings at unbelievable savings. This hot new edition includes several exciting new products not offered in previous VISTA catalogs.

Many of the products in this catalog have been featured on national television and in leading magazines.

Nearly 100 pages of full color photos, descriptions, and retail prices with coded discount prices which will amaze you.

Buying power works! Thanks to an overwhelming response to our new VISTA catalog, we are now able to bring you an all-new catalog with even lower prices! Buying power is at work for you at PWS!



Item #0690

1-24: \$3 each      25+: \$2 each

Includes PWS Wholesale Price List and special order form. With this great new catalog from PWS, Inc.:

- Healthy, Smart Water Purifier  
\$299 retail... your cost \$68!
- Stainless Steel, 5-ply Waterless Cookware  
\$1,199.50 retail... your cost \$265.50
- Eel Skin Men's Bi-fold Wallet  
\$29.95 retail... your cost \$9.70
- Ladies' Black Eel Skin Purse  
\$236.95 retail... your cost \$91.80

For Shipping and Handling Charges, Please See Order Form in Success Tools Catalog Insert, or call PWS 1-904-731-5785

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Card No. \_\_\_\_\_

Signature \_\_\_\_\_

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